

# NWT Health Care Plan

## Information for NWT Residents





## CONTENTS

Introduction.....	2
What does your Health Care Card cover? .....	2
What does your Health Care Card not cover? .....	2
Who should apply?.....	3
Who should not apply? .....	3
How do I apply?.....	4
How do I apply for my newborn? .....	4
Why do you need to know the date of arrival of my spouse?.....	4
What if I've applied but haven't received my Health Care Card yet? .....	5
How do I prove my legal right to be in Canada?.....	5
How do I prove I live in the NWT?.....	5
What documents prove Indigenous status?.....	6
What if I moved to the NWT from another province or territory?.....	6
What if I moved to the NWT from outside of Canada? .....	7
What changes in my information do I need to report to the NWT Health Care Plan? .....	7
What if I lose or damage my NWT Health Care Card?.....	7
Do I need travel insurance while travelling outside of the NWT? .....	8
What happens if I am temporarily away from the NWT?.....	8
Do I have to renew my Health Care Card?.....	9
What happens if I move away from the NWT? .....	10
List of health services covered by your Health Care Card .....	10
List of health services not covered by your Health Care Card .....	11
How do I appeal a decision?.....	11
What if I know about a case of fraud?.....	12
What if I need help and I don't know where to turn?.....	12
Additional resources.....	12
Health Services Administration .....	12

## INTRODUCTION

This booklet provides residents of the Northwest Territories (NWT) with general information on registering for a NWT Health Care Card and what it covers. This booklet is for your convenience and is not a legal document.

Most of the information and forms you will need can be found on the Health and Social Services website at [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca). Changes are made from time to time and you should check with the Health Services Administration Office or the website to ensure that the information is up to date.

**If you have any questions about any of this information, please call the Health Services Administration Office at the Department of Health and Social Services toll-free at 1-800-661-0830 or email [healthcarecard@gov.nt.ca](mailto:healthcarecard@gov.nt.ca).**

## WHAT DOES YOUR HEALTH CARE CARD COVER?

The NWT Health Care Plan covers basic hospital and medical treatment. This means that anyone with a valid NWT Health Care Card can go to a hospital, health centre or medical clinic for treatment and will not have to pay for medically necessary health services.

A list of the types of services that are covered can be found at the end of this booklet.

## WHAT DOES YOUR HEALTH CARE CARD NOT COVER?

There are some services provided by health professionals that are not covered under the NWT Health Care Plan. A list of some services that are not covered can be found at the end of this booklet.

The NWT Health Care Plan also does not provide coverage for extended health benefits like medicine from the drugstore, eyeglasses, dental services or medical supplies. However, you may be eligible for extended health benefits through:

- Your employer (for information, contact your employer);
- Extended Health Benefits programs offered by the Government of the Northwest Territories (GNWT) such as the Seniors Program, Specified Disease Conditions Program and Métis Health Benefits Program; or
- Non-Insured Health Benefits Program for First Nations and Inuit (NIHB) offered by the Federal Government.

If you are not eligible for these programs, there are private insurance companies that offer coverage for extended health benefit services.

## WHO SHOULD APPLY?

All permanent NWT residents must apply for health care coverage.

Residents of the NWT are eligible for health care if:

- They are lawfully entitled to be or remain in Canada, and
- They make their home in and are ordinarily present in the NWT. Ordinarily present means you are physically present in the NWT at least 153 days during each calendar year.

You must be 19 years of age or older to apply. The Health Services Administration Office may accept your application if you are at least 16 years of age, and can show that you live permanently in the NWT and live on your own.

If you moved to the NWT from elsewhere in Canada you will become eligible for the NWT Health Care Plan on the first day of the third month immediately following the month you became a resident of the NWT. For example, if you arrive on July 4th, you will become eligible on October 1st.

*\*Please note that there are some exceptions to this. For example, if you come to the NWT but your spouse and dependents stay in your home province or territory, your home province or territory will continue to cover your health care until your family joins you (for up to one year). If you have questions about your date of eligibility, please contact the Health Services Administration Office.*

## WHO SHOULD NOT APPLY?

Individuals who should not apply:

- Members of the Canadian Armed Forces;
- Inmates of a Federal Penitentiary;
- Tourists;
- Transients;
- Visitors.

You also do not need to apply for NWT Health Care if you have come to the NWT looking for work or you have only been offered a short term job (for under 12 months) and you think you'll probably go back to your home province or territory within the year. If you need to go to the hospital/health centre or doctor while you are in the NWT, your health care card from your home province or territory will be accepted and you will not have to pay up front for the health services you need.

*Please note: Check with your employer to see if you have medical travel benefits. If you do not, it is recommended that you obtain travel insurance to cover you in case you need emergency medical travel while you are in the NWT.*

## HOW DO I APPLY?

You may apply for coverage by completing and submitting a NWT Application for Health Care form available online at [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca). Forms are also available at hospitals, health clinics and health centres. Signed applications can be faxed, scanned and emailed or mailed to the Health Services Administration Office. Please make sure you include any supporting documents asked for on the application form. You can apply for your own health care coverage and for your spouse/partner and dependents on one application form. Be sure to complete all required information for every member of the family. Please note that the names on the supporting documentation should be the same as the names on the application form.

Under the *Health Information Act*, information provided to the Health Services Administration Office may be used to determine eligibility for the Health Care Plan upon initial application and renewal and to verify continued eligibility at any time.

When your application has been approved, you will receive a NWT Health Care Card in the mail.

If you are a NWT resident and have not yet applied or need help, please contact the Health Services Administration Office at 1-800-661-0830.

## HOW DO I APPLY FOR MY NEWBORN?

Please fill out a NWT Application for Health Care – Newborn form. The form is available online at [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca). Forms are also available at hospitals, health clinics and health centres. Signed applications can be faxed, scanned and emailed or mailed to the Health Services Administration Office.

If your baby is adopted, please include a copy of the document showing that the adoption is final. Your baby will be registered with the birth mother's last name until this document can be provided.

## WHY DO YOU NEED TO KNOW THE DATE OF ARRIVAL OF MY SPOUSE?

If a person moves to the NWT before their spouse and/or the rest of the family, he/she is considered "temporarily absent" from the home province or territory for up to one year or until the rest of the family follows. The effective date of your NWT Health Care starts three months after the rest of the family moves permanently to the NWT.

Other provinces and territories in Canada use this same process.

## WHAT IF I'VE APPLIED BUT HAVEN'T RECEIVED MY HEALTH CARE CARD YET?

Considering processing and mailing time, it takes about six weeks from the time of application for your health care card to reach you. If you don't receive your card in the mail and haven't heard from the Health Services Administration Office, please contact them.

If you tell staff at the hospital, health centres and doctor's clinics that you have applied but haven't received your health care card yet, staff can check to see if you are registered.

## HOW DO I PROVE MY LEGAL RIGHT TO BE IN CANADA?

Please include ONE of the following with your completed application form:

- A copy of your Canadian birth certificate;
- A copy of your valid Canadian passport;
- A copy of your Certificate of Canadian Citizenship;
- A copy of your Status Card issued by the Department of Indigenous Services Canada; or
- A copy of appropriate documentation from Immigration Canada [valid work permit, study permit, permanent resident document] showing a NWT address.

*\*Please note that your name on the supporting documentation should be the same as your name on the application form.*

## HOW DO I PROVE I LIVE IN THE NWT?

Please provide copies of **two** valid documents from the following list.

**The documents you send in must show your name and current home address to confirm that the NWT is your place of residence:**

- Signed mortgage, rental or lease agreement;
- Rent receipt;
- Letter from private or government landlord;
- One utility bill (e.g. cable, water, gas, oil or power - **Cell phone bills are not a recognized document**);
- Property tax form;
- Revenue Canada form (NWT Income Tax Return). Please black out the income information;
- Proof of employment (e.g. letter from your employer or pay stub);
- Other documents issued by Government (including but not limited to, Child Tax Benefit statement, Employment Insurance Benefit statement, Canada Pension Plan statement (\*please black out income information) - **Driver's Licences and Government Ids are excluded from this list**);
- Statements issued by a bank, Trust Company or Credit Union (RRSP) - **Void cheques and stamped bank slips with account information are not recognized documents**;
- Insurance Policies (home, auto, life)

If you have moved to the NWT and intend to stay here for more than a year but you cannot get two documents from this list, contact the Health Services Administration Office at 1-800-661-0830.

## WHAT DOCUMENTS PROVE INDIGENOUS STATUS?

If you stated on your application form that you are First Nations, Inuvialuit, Inuit, or Métis please provide the following relevant documentation:

- A copy of a letter or status card (front and back) issued from Indigenous Services Canada, formerly Aboriginal Affairs and Northern Development Canada (AANDC);
- A letter from the appropriate Canadian Inuvialuit/Inuit Registrar; or
- A copy of your Métis card (front and back) or a copy of a letter from a Métis Association or a Métis Local in Canada or NWT.

*\*Please note that in order to be eligible for the Métis Health Benefits (MHB) program, you must apply separately. Go to [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca) for the application form and details on eligibility criteria for the MHB program.*

## WHAT IF I MOVED TO THE NWT FROM ANOTHER PROVINCE OR TERRITORY?

If you have moved permanently to the NWT, please apply for a NWT Health Care Card.

If you moved to the NWT from elsewhere in Canada and plan to make the NWT your home, you will typically become eligible for the NWT Health Care Plan on the first day of the third month immediately following the month you became resident in the NWT. For example, if you arrive on July 4th, you will become eligible on October 1st.\*

*\*Please note that there are some exceptions to this. For example, if you come to the NWT but your spouse and dependents stay in your home province or territory, your home province or territory will continue to cover your health care for up to one year. If you have questions about your date of eligibility, please contact the Health Services Administration Office.*

During the waiting period, the province or territory where you moved from will continue to provide coverage. For example, if you moved here from Ontario and need to see a doctor or go to the hospital/health centre during the waiting period, just show your Ontario health care card. There are agreements in place between the provinces and territories so that you do not have to pay out-of-pocket for medically necessary services during the waiting period.

*\*Please note: Check with your employer to see if you have medical travel benefits. If you do not, it is recommended that you obtain travel insurance to cover you in case you need emergency medical travel before your NWT Health Care is effective.*



### **WHAT IF I MOVED TO THE NWT FROM OUTSIDE OF CANADA?**

If you are a citizen of another country and intend to make the NWT your home, please provide a copy of a valid immigration document issued by Immigration Canada.

If you are a returning Canadian, please provide proof of citizenship such as a Canadian birth certificate or valid Canadian passport.

If you are in Canada on a Work Permit, Study Permit or another immigration document, please contact the Health Services Administration Office.

### **WHAT CHANGES IN MY INFORMATION DO I NEED TO REPORT TO THE NWT HEALTH CARE PLAN?**

It is important that the information on your NWT Health Care registration is correct and up-to-date.

If your name, address, Indigenous or immigration status changes, please notify the Health Services Administration Office immediately to reduce the chances of your health care coverage being interrupted.

Forms to notify of changes are available at: [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca). Hospitals, health clinics and health centres will also have these forms. If you are unable to obtain a form, please contact the Health Services Administration Office.

### **WHAT IF I LOSE OR DAMAGE MY NWT HEALTH CARE CARD?**

If you lose or damage your NWT Health Care Card, please contact the Health Services Administration Office and request a new card immediately. You do not need to fill out a form. Once your identity is verified, the Health Services Administration Office will send you a new card in the mail.

### DO I NEED TRAVEL INSURANCE WHILE TRAVELLING OUTSIDE OF THE NWT?

Yes. It is recommended that you get travel insurance when you travel. For residents travelling outside of Canada, the cost of medically necessary services needed for an emergency or sudden illness will be provided at NWT rates only, in Canadian currency. **The cost for health services may be considerably higher outside Canada. You will be responsible for paying the difference between the fee charged and the amount reimbursed by the Health Services Administration Office.**

When travelling elsewhere in Canada, your NWT Health Care Card covers you for medically necessary services provided by a doctor or in a hospital but does not cover all expenses such as ambulances or medevacs.

### WHAT HAPPENS IF I AM TEMPORARILY AWAY FROM THE NWT?

Please notify the Health Services Administration Office if you plan to be out of the NWT for more than 90 days at a time by providing a completed Temporary Absence Form.

This notification will help to avoid delays in payment for any necessary medical services that you may receive while you are temporarily out-of-territory or out-of-country.

Attach the following documents to the Temporary Absence Form if you are temporarily out of the NWT because you are:

- An OUT-OF-TERRITORY STUDENT – If you are going to a post-secondary school outside of the NWT, provide documentation that shows you are enrolled full time (as defined by the school).
- A HIGH PERFORMANCE ATHLETE – If you are training Out-of-Territory provide documentation showing that you have received a grant from the NWT High Performance Athlete Program and a letter from the National Sporting Organization or National Sporting Association certified coach.
- A SNOWBIRD – If you leave the NWT for long winter vacations, provide a copy of your most recent income tax form (please black out financial information) and a statutory declaration affirming that you are a NWT resident.

For NWT residents travelling outside of Canada, the cost of medically necessary services for emergency or sudden illness will be reimbursed at NWT rates only, in Canadian funds. You will be responsible for paying the difference between the full amount charged and the amount reimbursed by the Health Services Administration Office. The difference may be considerable and for this reason, it is recommended that you get travel insurance when travelling outside of Canada.

For NWT residents travelling outside of the NWT but within Canada, the cost of medically necessary services you receive from a doctor or hospital in Canada will be covered. However, things like ground ambulance or medevacs are NOT covered. It is recommended that you get travel insurance when travelling outside of the NWT.

It is recommended that you contact the Health Services Administration Office for information on level of coverage if you are planning to be out of the NWT for a long time or if you have any other questions.

## DO I HAVE TO RENEW MY HEALTH CARE CARD?

Yes. NWT Health Care Cards are valid for three years and will expire on your birthdate. The expiry date is on the bottom right hand corner of your Health Care Card.

Every three years, Health Care Cards are renewed **but it does not happen automatically**. You will be contacted by mail and asked to submit a Health Care Card Renewal Form in order to renew your Health Care Card. By completing the form, you are verifying that you still live permanently in the NWT.

A Health Care Card cannot be renewed unless a completed renewal form has been received. If your card has expired by more than one year, you will be asked to submit a new Application for Health Care and include proof that you live in the NWT.

If you have sent in your renewal form but have not received your new health care card in the mail, staff will be able to check to see that your registration has been updated if you need services at a NWT hospital or health centre.

## WHAT HAPPENS IF I MOVE AWAY FROM THE NWT?

When you move out of the NWT to live permanently somewhere else in Canada, you will continue to be covered by the NWT Health Care Plan for medically necessary health services for three months after the day you left the NWT. It is your responsibility to register in your new province/territory within 30 days of arrival so that your healthcare coverage will continue uninterrupted.

If you are moving outside of Canada, your coverage ends on the date of your departure from the NWT. Notify the Health Services Administration Office when you move from the NWT permanently.

## LIST OF HEALTH SERVICES COVERED BY YOUR HEALTH CARE CARD

Health Services that are covered are the following hospital **in-patient** services:

- accommodation (ward and semi-private rooms only) and meals;
- necessary doctor services;
- necessary nursing services;
- lab, x-ray and other procedures needed to maintain health, prevent disease and assist in finding out what is wrong with you and how to treat an injury, illness or disability;
- drugs, equipment and supplies given to you while in the hospital;
- medically necessary operations, including necessary equipment and supplies;
- equipment and supplies;
- routine surgical supplies;
- radiotherapy, where available; and
- physiotherapy provided by hospital staff, where available.

The following **out-patient** health services are covered:

- lab, x-ray and other procedures needed to assist in finding out what is wrong with you and how to treat an injury; illness or disability;
- necessary doctor services;
- necessary nursing service;
- drugs, equipment and supplies when given to you in the hospital/health centre;
- medically necessary operations, including necessary equipment and supplies;
- routine surgical supplies;
- radiotherapy; and
- physiotherapy provided by hospital staff, where available;

The Health Services Administration Office may refer some claims to its Medical Advisor for a recommendation as to whether a service provided is medically necessary.

## LIST OF HEALTH SERVICES NOT COVERED BY YOUR HEALTH CARE CARD

Health services not covered by the NWT Health Care Plan include, but are not limited to, the following:

- specific examinations required by a third party (pre-school examinations, employer examinations, examinations for drivers' license, attendance at a camp, or insurance medicals);
- preparation of testimony reports, doctors' certificates required for administrative or legal purposes;
- giving evidence in legal proceedings;
- services provided by a doctor to his/her own family;
- telephone advice or prescriptions given over the telephone;
- cosmetic surgery deemed not medically necessary;
- eye glasses or lenses or other appliances such as hearing aids, artificial limbs or other devices;
- optometry services;
- alcohol and drug rehabilitation (unless it is in an approved facility);
- prescription drugs;
- hospital charges for private or semi-private accommodation;
- services that are considered experimental;
- in vitro-fertilization;
- ground ambulance charges (except inter-hospital transfers);
- dental services other than oral surgery in an approved facility;
- acupuncture and acupressure services;
- services provided by chiropractors, naturopaths, optometrists, psychologists;
- physiotherapy provided in a private clinic;
- massage therapy; and
- any service that a resident is entitled to under other territorial or federal legislation. (eg: *Workers' Compensation Act, Veterans' Act*).

## HOW DO I APPEAL A DECISION?

If your application for a NWT Health Care Card was denied or if coverage for a health service was denied and you want an explanation or have any questions about a decision, you may contact the Health Services Administration Office.

If you would still like to appeal a decision, you may contact:

Health Care Card Appeal  
Department of Health and Social Services:  
Government of the Northwest Territories  
P.O. Box 1320  
YELLOWKNIFE, NT X1A 2L9  
Email: [healthcarecardappeal@gov.nt.ca](mailto:healthcarecardappeal@gov.nt.ca)

## HEALTH SERVICES ADMINISTRATION

Department of Health and Social Services  
Bag #9, Inuvik, NT X0E 0T0  
Telephone: 1-800-661-0830 or  
(867) 777-7400  
Fax: (867) 777-3197  
Email: [healthcarecard@gov.nt.ca](mailto:healthcarecard@gov.nt.ca)  
Website: [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca)

### ALWAYS...

**Carry your NWT Health Care Card!**

## WHAT IF I KNOW ABOUT A CASE OF FRAUD?

With your assistance, we can prevent health care fraud and health care plan abuse. If you suspect any potential fraud or abuse of the health care plan, please contact the Health Services Administration Office toll free 1-800-661-0830 or by email to [healthcarecard@gov.nt.ca](mailto:healthcarecard@gov.nt.ca).

## WHAT IF I NEED HELP AND I DON'T KNOW WHERE TO TURN?

The **Department of Health and Social Services' (HSS) System Navigator** has information on NWT health and social services offered system-wide and provides assistance to anyone who needs it.

The HSS System Navigator can help by:

- Resolving concerns;
- Providing assistance with health and social services application processes;
- Providing information on all health and social services available in the NWT;
- Connecting you with your health and social services provider to address your issues or concerns;
- Helping you find forms such as health care card application or application for birth certificate.

**Note:** The HSS System Navigator is there to help you get information or understand processes but cannot overturn decisions.

For more information or assistance, please contact:

### **HSS System Navigator**

Toll free: 1-855-846-9601

Email: [HSS\\_Navigator@gov.nt.ca](mailto:HSS_Navigator@gov.nt.ca).

## ADDITIONAL RESOURCES

These resources are available at [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca):

- Travelling? What you should know
- Documents for your new baby



If you would like this information in another official language, call us.

English

---

Si vous voulez ces informations en français, contactez-nous.

French

---

Kĩspin ki nitawih̄tĩn ē nĩhĩyawih̄k ōma ācimōwin, tipwāsinān.

Cree

---

Tłjchq yatı k'èè. Dı wegodi newq dè, gots'o gonede.

Tłjchq

---

ʔerih̄t'ís Dēne Sų́íné yatı t'a huts'elkēr xa beyáyatı theʔą ʔat'e, nuwe ts'ēn yóftı.

Chipewyan

---

Edı gondı dehgáh got'je zhatié k'èè edat'éh enahddhę nıde naxets'è edahı.

South Slavey

---

K'áhshó got'jne xədə k'é hederı ʔedjht'é yerınwę nıde dúle.

North Slavey

---

Jii gwandak izhii ginjik vat'atr'ijahch'uu zhit yinothtan jı', diits'at ginohkhii.

Gwich'in

---

Uvanittuaq ilitchurisukupku Inuvialuktun, ququaqłuta.

Inuvialuktun

---

Ċ'bdĳ ɳɳ<sup>sb</sup>Δ<sup>c</sup> Λ<sup>r</sup>LJΔ<sup>r</sup> Δ<sup>o</sup>bɳɳ<sup>c</sup>sb<sup>r</sup>Lɳɳ<sup>b</sup>, ɳ<sup>o</sup>ɳ<sup>c</sup>ɳ<sup>a</sup>ɳ<sup>c</sup> ɳ<sup>i</sup>b<sup>c</sup>ɳ<sup>r</sup>a<sup>a</sup>sb<sup>c</sup>ɳ<sup>c</sup>.

Inuktitut

---

Hapkua titiqqat pijumagupkit Inuinnaqtun, uvaptinnut hivajarlutit.

Inuinnaqtun

---

1-855-846-9601